

**Information to identify the case:**

Debtor 1	<u>James L. Abrams Jr.</u>	Social Security number or ITIN	xxx-xx-5652
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Rebecca A. Abrams</u>	Social Security number or ITIN	xxx-xx-1038
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-14648-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James L. Abrams Jr.

Rebecca A. Abrams

12/20/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 James L. Abrams, Jr.  
 Rebecca A. Abrams  
 Debtors

Case No. 17-14648-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

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 Total Noticed: 46

Date Rcvd: Dec 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2017.

db/jdb	+James L. Abrams, Jr., Rebecca A. Abrams, 4 North Drive, Riverton, NJ 08077-3644
516691527	+ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
516691525	+Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
516691526	+Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
516691543	+Citibank/Sears, Citicorp Credit Services/Attn: Centraliz, Po Bopx 790040, Saint Louis, MO 63179-0040
516691545	+Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516691547	+Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
516691558	+Kia Motors Finance Co, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
516691563	+Mobiloansllc, P.O. Box 1409, Marksville, LA 71351-1409
516691567	+Phoenix Financial Services. Llc, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216-1009
516691566	+Phoenix Financial Services. Llc, Po Box 361450, Indianapolis, IN 46236-1450
516691571	+SLS, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Dec 20 2017 22:39:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 20 2017 22:39:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516691523	+EDI: AMEREXPR.COM Dec 20 2017 22:23:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516691524	+EDI: AMEREXPR.COM Dec 20 2017 22:23:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516691536	EDI: CAPITALONE.COM Dec 20 2017 22:23:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
516691531	+EDI: CAPITALONE.COM Dec 20 2017 22:23:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516691538	+EDI: CAPITALONE.COM Dec 20 2017 22:23:00 Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
516691541	+EDI: CHASE.COM Dec 20 2017 22:23:00 Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298
516691542	+EDI: CHASE.COM Dec 20 2017 22:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
516691544	+EDI: SEARS.COM Dec 20 2017 22:23:00 Citibank/Sears, Po Box 6283, Sioux Falls, SD 57117-6283
516691546	+EDI: CITICORP.COM Dec 20 2017 22:23:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
516691548	+EDI: CITICORP.COM Dec 20 2017 22:23:00 Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
516691550	+EDI: WFNNB.COM Dec 20 2017 22:23:00 Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
516691549	EDI: WFNNB.COM Dec 20 2017 22:23:00 Comenity Bank/Victoria Secret, Po Box 18215, Columbus, OH 43218
516691551	+E-mail/Text: bankruptcy@consumerportfolio.com Dec 20 2017 22:39:54 Consumer Portfolio Svc, 16355 Laguna Canyon Rd, Irvine, CA 92618-3801
516691552	+EDI: RCSFNBMARIN.COM Dec 20 2017 22:23:00 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516691554	+EDI: RCSFNBMARIN.COM Dec 20 2017 22:23:00 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
516691557	+EDI: IIC9.COM Dec 20 2017 22:23:00 IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
516691556	+EDI: IIC9.COM Dec 20 2017 22:23:00 IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
516691559	+EDI: CBSKOHL.COM Dec 20 2017 22:23:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516691561	+EDI: CBSKOHL.COM Dec 20 2017 22:23:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
516691565	+E-mail/Text: kmorgan@morganlaw.com Dec 20 2017 22:40:19 Morgan, Bornstein & Morgan, 1236 Brace Rd., Suite K, Cherry Hill, NJ 08034-3229
516691569	EDI: PRA.COM Dec 20 2017 22:23:00 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
516691568	EDI: PRA.COM Dec 20 2017 22:23:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
516691570	+E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 20 2017 22:38:09 Regional Acceptance Co, 1424 East Fire Tower Rd, Greenville, NC 27858-4105
516694185	+EDI: RMSC.COM Dec 20 2017 22:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516691573	+EDI: RMSC.COM Dec 20 2017 22:23:00 Synchrony Bank/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
516691572	+EDI: RMSC.COM Dec 20 2017 22:23:00 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

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Total Noticed: 46

Date Rcvd: Dec 20, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516691574 +EDI: RMSC.COM Dec 20 2017 22:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
Po Box 956060, Orlando, FL 32896-0001  
516691576 +EDI: RMSC.COM Dec 20 2017 22:23:00 Synchrony Bank/Walmart, Po Box 965024,  
Orlando, FL 32896-5024  
516691580 +EDI: WTRRN BANK.COM Dec 20 2017 22:23:00 Target, Po Box 673, Minneapolis, MN 55440-0673  
516691578 +EDI: WTRRN BANK.COM Dec 20 2017 22:23:00 Target, C/O Financial & Retail Svcs,  
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
516691583 +E-mail/Text: bankruptcydepartment@tsico.com Dec 20 2017 22:40:17 Transworld Sys Inc/51,  
507 Prudential Rd, Horsham, PA 19044-2308  
516691582 +E-mail/Text: bankruptcydepartment@tsico.com Dec 20 2017 22:40:17 Transworld Sys Inc/51,  
Po Box 15618, Wilmington, DE 19850-5618

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516691528\* +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079  
516691530\* +ARS/Account Resolution Specialist, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571  
516691537\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
516691539\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
516691532\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
516691533\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
516691534\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
516691535\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
516691540\* +Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438  
516691553\* +Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873  
516691555\* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875  
516691560\* +Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
516691562\* +Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
516691564\* +Mobiloansllc, Po Box 1409, Marksville, LA 71351-1409  
516691575\* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
516691577\* +Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024  
516691581\* +Target, Po Box 673, Minneapolis, MN 55440-0673  
516691579\* +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
516691529 ##+ARS/Account Resolution Specialist, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571

TOTALS: 0, \* 18, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 20, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Christiana Trust, a division of Wilmington Savings  
Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of  
RBSHD 2013-1 Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Paul H. Young on behalf of Debtor James L. Abrams, Jr. ykassoc@gmail.com,  
lesliebrown.paralegal@gmail.com, tkennedy@ymalaw.com

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User: admin  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Paul H. Young on behalf of Joint Debtor Rebecca A. Abrams ykassoc@gmail.com,  
lesliebrown.paralegal@gmail.com, tkennedy@ymalaw.com  
Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com; ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solu  
tions.com; hinnaurato@subranni.com  
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com; ecorma@subranni.com; NJ84@ecfcbis.com; cwild@subranni.com; Subranni@remote7solu  
tions.com; hinnaurato@subranni.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6